KEEP THIS WHERE YOU CAN FIND IT

Flood Claim Checklist

Before, during, and after — the steps that protect your family first and your claim second.

RULE ONE

People and pets first. A policy covers a house and its contents. It cannot cover a life.

RULE TWO

Photograph before and after. Documentation is the difference between a smooth claim and a hard one.

RULE THREE

Know your coverage now. Not on the day the water arrives. Contents and building are separate.

BEFORE — On a dry day, while there is time

- [ ] Create and practice an evacuation plan
- [ ] Record model and serial numbers for valuable items
- [ ] Review building limits, contents, deductibles, exclusions
- [ ] Ask about excess and living-expense coverage
- [ ] Save policy, agent, and carrier contacts offline
- [ ] Photograph and video every room and major possession
- [ ] Store records securely off-site or in the cloud
- [ ] Review basement and lower-enclosure limitations
- [ ] Confirm the mortgage company listed on the policy
- [ ] Move valuables higher and keep protection receipts

DURING — Nothing here is worth a life

- [ ] Follow official alerts and evacuation orders
- [ ] Never walk, swim, or drive through floodwater
- [ ] Track evacuation and temporary-lodging expenses
- [ ] Protect people and pets before property
- [ ] Keep insurance and ID documents accessible
- [ ] Return only when authorities say it is safe

AFTER — Document before you remove, clean, or discard

- [ ] Confirm damage and report the claim promptly
- [ ] Record the high-water line and affected materials
- [ ] Photograph items before discarding them
- [ ] Prevent further damage without over-demolishing
- [ ] Confirm mortgage information with the adjuster
- [ ] Set a communication plan with the adjuster
- [ ] Photograph and video everything before cleanup
- [ ] Create an itemized contents inventory
- [ ] Get a written restoration scope and price
- [ ] Preserve receipts, estimates, invoices, messages
- [ ] Ask whether an advance payment is available
- [ ] Confirm claim forms and deadlines in writing

You should not have to navigate a claim alone.

We are not claims adjusters. We are your advocate — helping you understand your policy and making sure your claim gets the service it deserves.

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